

The Credit Union Connection MEMBER SERVICES

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INSTRUCTION: This document may be reviewed in several ways:

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Alternatives Federal Credit Union

125 North Fulton Street

Ithaca, NY 14850

Phone: 607-273-4611

www.alternatives.org

Charter: 23283

Assets: \$51 million

Year Chartered: 1979

Individual Development Accounts

Individual Development Accounts (IDAs) are special savings accounts designed to assist people of modest means on their path toward asset ownership through incentive matches and financial education. IDAs reward the monthly savings of people who are trying to buy their first home, pay for college, or start or expand a small business. Alternatives offers several IDA programs as part of the *Credit Path®* model to help members progress towards financial self-sufficiency. Alternatives' IDA program has succeeded in large part due to solid partnerships with community organizations. It has partnered with local organizations such as the Ithaca Housing Authority and Tompkins Community Action to provide IDA programs, each with different goals, savings matches, and eligibility requirements. Other organizations such as Ithaca Neighborhood Housing and Better Housing for Tompkins County offer the credit union's IDA savers additional discounts toward the purchase of a home.

Student Credit Union

Alternatives *Student Credit Union* has branches in six local schools. It serves over 1,800 members under the age of 19 and has close to \$9 million in deposits. Youth participate in the operations of the branches including planning, policy development, and lending.

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First Community Credit Union

P. O. Box 2180

Jamestown, ND 58402

Phone: 701-252-0360

www.firstcommunitycu.com

Charter: 60103

Assets: \$247 million

Year Chartered: 1939

Program for Senior Citizens

The credit union is a full service family financial institution that offers financial products to individuals of all ages. In 1995 the credit union developed a senior citizen program for its members, called the *Members' Choice Club*. The credit union offers a package of benefits for Club members over the age of 50, who maintain \$1,000 in savings or checking, or \$5,000 in Certificates of Deposit. The package of benefits includes two boxes per year of free check blanks, up to 0.25 percent bonus basis point on new money in a 12 month or longer CD, free automatic bill paying service, a special gift for a new grandchild, and monthly events specifically for club members. Monthly events such as bingo, card marathons, movies, workshops and motor coach tours are planned each year. The credit union's senior members enjoy the variety of activities offered and refer their friends and family to join. The *Members' Choice Club* has approximately 2,600 members.

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GCS Federal Credit Union

3970 Maryville Road
Granite City, IL 62040
Phone: 618-797-7993

www.mygcscu.com

Charter: 04336

Assets: \$225 million

Year Chartered: 1941

Savings Club for Children

The credit union provides member services based on its philosophy - "people helping people". GCS offers its members a variety of products and services to fit their specific needs. One example of a great product is the *GCS Cub Club* which is a savings account designed for kids ages 12 and under. The *Cub Club* aims at teaching youngsters how to save while also letting them take part in fun and entertaining activities. Upon the opening of a savings account, *Cub Club* members receive a *Cub Pack*, which includes a piggy bank, stuffed *GCS Cub*, activity pad, *GCS Cub Club* pencil and a personalized certificate. *Cub Club* members get to be a part of many educational activities and learn all about being a super saver! Another great benefit of being a *Cub Club* member is a quarterly newsletter which provides club members and their parents with helpful tips on saving money and other information that will get young members on the right financial track. Members also get to take advantage of *Googolplex*, which is a site linked to the credit union's website, www.mygcscu.com. The credit union offers three online magazines for kids of all ages, puzzles, games, and information to keep club members learning. GCS is proud to offer this terrific kids club to their young members as well as all the other products and services that help get their members on the right financial track. For more information on GCS, visit www.mygcscu.com.

**The Credit Union Connection
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HarborOne Credit Union

P.O. Box 720

Brockton, MA 02303

Phone: 508-895-1000

www.harboronecu.com

Charter: 67560

Assets: \$1.4 billion

Year Chartered: 1917

Student Credit Union

The credit union has had a branch at Brockton High School since 1984. The branch in the school is a full service branch that is open to students, faculty and other employees of the school. The credit union branch is open during school hours and consists of a branch and two teller windows. The space for the branch is provided free of charge by the school. The credit union is responsible for all of the equipment installed in the branch.

The students are provided the opportunity to work at the credit union and gain high school credit. The banking program is an elective course for seniors. The high school recruits through the Business Department. Students attend a presentation about the program and can complete an application that is reviewed by the teacher and the guidance counselors. Twelve students are selected for the program each semester.

There are two parts to receiving credit for this class. One segment is the classroom portion that is taught by high school business teacher. The other part is working at the credit union. The students are trained at the high school branch and are supervised by two trainers. The students learn how to greet customers, present a professional image, and transact business for customers. The students get to see all operational aspects of running a branch. Students have the opportunity to apply for permanent positions with the credit union at the end of the semester.

This partnership with Brockton High School and the credit union has been a great way for the students to learn key business skills while providing our customers at the school with convenient service.

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Northeast Community Federal Credit Union

683 Clay Street
San Francisco, CA 94111
Phone: 415-434-0738
www.necfcu.org
Charter: 23780
Assets: \$8 million
Year Chartered: 1981

Individual Development Accounts

As part of Northeast's goal to "help people help themselves," the credit union offers Individual Development Accounts (IDAs) to qualified individuals. These are essentially savings accounts structured to assist individuals of limited means toward building assets. As participants save, the credit union matches their deposits \$2 to \$1, up to \$4,000 in match, which can be used for education expenses, small business creation or expansion, and home ownership. To ensure their success, Northeast requires IDA account holders to attend financial literacy and asset building workshops.

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Security Service Federal Credit Union

16211 La Cantera Parkway

San Antonio, TX 78256

Phone: 210-476-4490

www.ssfcu.org

Charter: 11065

Assets: \$3 billion

Year Chartered: 1956

Member Rewards Program

The credit union's *Member Rewards* program offers members the opportunity to earn points for everyday purchases. These points can be redeemed for a variety of gift cards or merchandise. *Member Checking Rewards* provides members with one point for every \$2 in purchases made with their *Member Checking Rewards Debit MasterCard®*. There is a monthly fee of \$1.50 for this account. The *Member Credit Rewards Gold MasterCard®* provides members with one point for every \$1 purchase made with their *Gold MasterCard®*. There is an annual fee of \$49.00, which is waived the first year. Members from both programs share the same Reward Catalog. Travel rewards have no blackout dates or travel restrictions. Points are valid three years from the date earned.